

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

**Steven Lamont Harvey
511 S. Third St.
Mebane, NC 27302**

Case No. _____

Chapter 13

SS# xxx-xx-7032

SS# _____

Debtor(s)

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on April 25, 2016 .

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of **\$100.00** per month for a period of **36** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs**1. Attorney fees.**

- ☒ The attorney for the Debtor will be paid the base fee of \$2,500.00. The Attorney has received \$0.00 from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- ☐ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. Trustee costs. The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses**III. Priority Claims**

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

- a. ☒ None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
Alamance Co. Tax Coll.	\$0.00
Internal Revenue Service	\$0.00
N.C. Department of Revenue	\$94.00

IV. Secured Claims**1. Real Property Secured Claims**a. ☒ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)

2. Personal Property Secured Claimsa. ☒ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

VII. Executory Contracts/Leases

- a. ☐ None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract
-NONE-	

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
Progressive Leasing LLC	Mattresses, one king; one queen	\$46.15 weekly or \$199.98 monthly	D	\$0.00	N/A	N/A

VIII. Special Provisions

- a. ☒ None
- b. Other classes of unsecured claims and treatment
- c. Other Special Terms

Date: April 25, 2016

/s/ Sherri L. Hamlett

Sherri L. Hamlett 44425

Attorney for the Debtor

Address: **P.O. Drawer 59
3453 Forestdale Drive
Burlington, NC 27216**

Telephone: **336-229-4466**

State Bar No. **44425**

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:)	
Steven Lamont Harvey)	NOTICE TO CREDITORS
)	AND
)	PROPOSED PLAN
SS# xxx-xx-7032)	
SS#)	Case No.
)	
Debtor(s))	

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402

Anita Jo Kinlaw Troxler
Chapter 13 Trustee
Greensboro Division
Post Office Box 1720
Greensboro, NC 27402-1720

Alamance Co. Tax Coll.
Attn: Officer/Managing Agent
124 W. Elm St.
Graham, NC 27253

Allied Interstate
Attn: Officer/Managing Agent
P.O. Box 361445
Columbus, OH 43236

Capital One
Attn: Officer/Managing Agent
P.O. Box 71083
Charlotte, NC 28272-1083

Century Link
Attn: Officer/Managing Agent
Carol Stream, IL 60197-4300

Credit Bureau
P.O. Box 26140
Greensboro, NC 27402

Credit One Bank
Attn: Officer/Managing Agent
P.O. Box 60500
City of Industry, CA 91716

Employment Security Commission
P.O. Box 26504
Raleigh, NC 27611

Fingerhut
Attn: Officer/Managing Agent
P.O. Box 166
Newark, NJ 07101-0166

First Premier Bank
Attn: Officer/Managing Agent
P.O. Box 5529
Sioux Falls, SD 57117-5529

Fort Sill National Bank
Attn: Officer/Managing Agent
P.O. Box 33009
Fort Sill, OK 73503

Internal Revenue Service
Centralized Insolvency Oper.
P.O. Box 7346
Philadelphia, PA 19101-7346

Lendmark Financial-GreenCap
Attn: Officer/Managing Agent
1441-A University Dr.
Burlington, NC 27215

Massey's
Attn: Officer/Managing Agent
P.O. Box 8959
Madison, WI 53708-8959

Merrick Bank
Attn: Officer/Managing Agent
P.O. Box 9201
Old Bethpage, NY 11804

N.C. Department of Revenue
P.O. Box 1168
Raleigh, NC 27611

National Enterprise Systems
Attn: Officer/Managing Agent
2479 Edison Blvd., Unit A
Twinsburg, OH 44087-2340

Progressive Leasing LLC
Attn: Officer/Managing Agent
P.O. Box 413110
Salt Lake City, UT 84141-3110

Synchrony Bank/Care Credit
Attn: Bankruptcy Dept.
P.O. Box 965061
Orlando, FL 32896

Synchrony Bank/Gap
Attn: Bankruptcy Dept.
P.O. Box 965060
Orlando, FL 32896-5060

Synchrony Bank/Old Navy
Attn: Bankruptcy Dept.
P.O. Box 965060
Orlando, FL 32896-5060

Date: April 25, 2016

/s/ Sherri L. Hamlett
Sherri L. Hamlett 44425